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AMENDMENT TO SPECIFICATION

1. Please substitute the following amended paragraph for the pending paragraph beginning on page 18, line 29, and ending on page 19, line 2, as follows:

~ The key wallet may be carried by the user or, alternatively, stored remotely and downloaded over a network to a user "on the fly" using "roaming" techniques such as those disclosed in pending U.S. Patent Application 09/196,430, filed on Nov. 19, 1998, now U.S. Patent No. 6,263,446, issued July 17, 2001, which is hereby incorporated by reference.~

**** Remainder of Page Is Intentionally Left Blank ****